

AMFIRST FINANCIAL SERVICES, INC.

	CPP Disbursement Date 08/21/2009	RSSD (Holding Company) 1059676	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$249	\$237	-4.5%		
Loans	\$177	\$172	-3.0%		
Construction & development	\$8	\$6	-23.1%		
Closed-end 1-4 family residential	\$11	\$12	9.5%		
Home equity	\$2	\$2	1.2%		
Credit card	\$0	\$0			
Other consumer	\$1	\$2	60.4%		
Commercial & Industrial	\$31	\$27	-11.6%		
Commercial real estate	\$43	\$41	-6.2%		
Unused commitments	\$51	\$50	-1.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$11	\$10	-12.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$18	\$21	19.2%		
Cash & balances due	\$8	\$14	73.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$224	\$213	-5.2%		
Deposits	\$218	\$204	-6.6%		
Total other borrowings	\$4	\$7	77.8%		
FHLB advances	\$4	\$7	77.8%		
Equity					
Equity capital at quarter end	\$24	\$25	1.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.6%	10.2%	--		
Tier 1 risk based capital ratio	12.2%	13.1%	--		
Total risk based capital ratio	13.5%	14.3%	--		
Return on equity ¹	10.0%	10.2%	--		
Return on assets ¹	1.0%	1.1%	--		
Net interest margin ¹	4.9%	4.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	65.0%	100.1%	--		
Loss provision to net charge-offs (qtr)	42.7%	47.7%	--		
Net charge-offs to average loans and leases ¹	1.3%	0.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	24.1%	9.6%	6.8%	0.9%	--
Closed-end 1-4 family residential	0.4%	0.2%	0.1%	0.0%	--
Home equity	0.0%	7.6%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.9%	1.6%	0.7%	0.6%	--
Commercial & Industrial	7.2%	6.8%	0.2%	0.7%	--
Commercial real estate	0.9%	0.2%	0.0%	0.0%	--
Total loans	2.7%	1.7%	0.4%	0.2%	--